

Fill in this information to identify the case:Debtor 1 MICHAEL J. CELIGA, SRDebtor 2
(Spouse, if filing)United States Bankruptcy Court for the Northern District of OhioCase Number 17-13097**Official Form 410S1****Notice of Mortgage Payment Change****12/15**

If the debtor's plan provides for payment of post-petition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor: MTGLQ Investors, L.P.Court Claim no. (If known): 7-1Date of Payment change: 08/01/2019Must be at least 21 days after
date of this notice.Last 4 digits of any number you use
to identify the debtor's account: 9321New total payment: **\$ 1,145.88**

Principal, interest and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable non-bankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ 387.61

New escrow payment: \$ 413.59

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law. If a notice is not attached, explain why:

Current interest rate: %

New interest rate: %

Current Principal and interest payment: \$

New Principal and interest payment: \$

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current Mortgage payment: \$

New Mortgage payment: \$

Debtor 1 MICHAEL J. CELIGA, SR Case number (if known) 17-13097
First Name Middle Name Last Name

Part 4: Sign here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Ketan Sawarkar
Signature

Date: 07/05/2019

Print: Ketan Sawarkar
First Name Middle Name Last Name

Title: Claims Processor

Company AIS Portfolio Services, LP

Address P.O. Box 201347
Number Street
Arlington TX 76006
City State ZIP Code

Contact Phone ((888) 455-6662)

Email

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF OHIO
CLEVELAND DIVISION

Case Name:	MICHAEL J. CELIGA, SR)	Case No.	17-13097
)	Judge:	ARTHUR I HARRIS
)	Chapter:	13
Debtor(s).)		

CERTIFICATE OF SERVICE

PLEASE BE ADVISED that on 07/05/2019 (the "Notice Date"), pursuant to Federal Rule of Bankruptcy Procedure 3002.1(b)(the "Bankruptcy Rules"), MTGLQ Investors, L.P. filed a Notice of Change of Mortgage Payment (the "Notice"). The Notice was filed due to a post-bankruptcy change of payment on the Debtor'(s) principal place of residence. A copy of the Notice is attached hereto.

The filing of this Notice, via the Court's Electronic Filing system, constitutes service upon the Chapter 13 Trustee and counsel for the Debtor(s), pursuant to Bankruptcy Rule 3002.1 and any and all applicable Bankruptcy Rules.

I hereby certify that on 07/05/2019 a copy of the Notice was served upon the Debtor(s) on the Notice Date, at the address listed below, by First Class U.S. Mail, postage prepaid.

Debtor:
MICHAEL J. CELIGA, SR
293 W MAIN STREET,
MADISON, OH 44057

I hereby certify that on 07/05/2019 a copy of this Notice and all attachments on the following by Electronic Notification via CM/ECF and/or other Electronic Notification:

Trustee:
LAUREN A HELBLING
200 PUBLIC SQUARE SUITE 3860,
CLEVELAND, OH 44114

Debtor's counsel:
BIALES DELCHIN LAW LLC
ROBERT J DELCHIN
7215 CENTER STREET,
MENTOR, OH 44060

All Parties in Interest
All Parties requesting Notice

By: /s/ Ketan Sawarkar
Ketan Sawarkar, AIS Portfolio Services, LP.
Authorized Agent for NewRez LLC DBA Shellpoint Mortgage Servicing



Shellpoint Mortgage Servicing
PO Box 10826
Greenville, SC 29603 0826
For Inquiries: (800) 365-7107

Final

MICHAEL J CELIGA
293 W Main St
Madison OH 44057

Analysis Date: June 08, 2019
Loan: [REDACTED] 9321
Property Address:
293 W Main St
Madison, OH 44057

Annual Escrow Account Disclosure Statement - Account History

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information			Prior Esc Pmt		Escrow Balance Calculation	
	Contractual	Effective Aug 01, 2019		August 01, 2018		
P & I Pmt:	\$732.29	\$732.29	P & I Pmt:	\$732.29	Due Date:	March 01, 2018
Escrow Pmt:	\$364.41	\$413.59	Escrow Pmt:	\$387.61	Escrow Balance:	(\$5,988.11)
Other Funds Pmt:	\$0.00	\$0.00	Other Funds Pmt:	\$0.00	Anticipated Pmts to Escrow:	\$6,473.37
Asst. Pmt (-):	\$0.00	\$0.00	Asst. Pmt (-):	\$0.00	Anticipated Pmts from Escrow (-):	\$1,556.56
Reserve Acct Pmt:	\$0.00	\$0.00	Resrv Acct Pmt:	\$0.00		
Total Payment:	\$1,096.70	\$1,145.88	Total Payment:	\$1,119.90	Anticipated Escrow Balance:	(\$1,071.30)

Shortage/Overage Information		Effective Aug 01, 2019
Upcoming Total Annual Bills		\$4,963.13
Required Cushion		\$827.19
Required Starting Balance		\$827.24
Escrow Shortage		(\$1,898.54)
Surplus		\$0.00

Cushion Calculation: Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of 827.19.

A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below 827.19 or 1/6 of the anticipated payment from the account.

This is a statement of actual activity in your escrow account from Aug 2018 to July 2019. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	775.20	(6,757.92)
Aug 2018	387.61	364.41			*	1,162.81	(6,393.51)
Sep 2018	387.61	728.82			*	1,550.42	(5,664.69)
Oct 2018	387.61	728.82			*	1,938.03	(4,935.87)
Nov 2018	387.61				*	2,325.64	(4,935.87)
Dec 2018	387.61				*	2,713.25	(4,935.87)
Jan 2019	387.61				*	3,100.86	(4,935.87)
Jan 2019		120.47			* Escrow Only Payment	3,100.86	(4,815.40)
Jan 2019				1,556.57	* County Tax	3,100.86	(6,371.97)
Feb 2019	387.61	1,504.04	1,412.65		* County Tax	2,075.82	(4,867.93)
Feb 2019		1,481.84			* Escrow Only Payment	2,075.82	(3,386.09)
Mar 2019	387.61	(752.02)			*	2,463.43	(4,138.11)
Apr 2019	387.61				*	2,851.04	(4,138.11)
Apr 2019				1,850.00	* Hazard	2,851.04	(5,988.11)
May 2019	387.61		1,826.00		* Hazard	1,412.65	(5,988.11)
Jun 2019	387.61				*	1,800.26	(5,988.11)
Jul 2019	387.61		1,412.65		* County Tax	775.22	(5,988.11)
					Anticipated Transactions	775.22	(5,988.11)
Jun 2019		6,085.76 ^P					97.65
Jul 2019		387.61 ^P		1,556.56	County Tax		(1,071.30)
	\$4,651.32	\$10,649.75	\$4,651.30	\$4,963.13			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Analysis Date:

June 08, 2019

Loan: [REDACTED] 9321

Annual Escrow Account Disclosure Statement - Projections for Coming Year

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	(\$1,071.30)	827.24
Aug 2019	413.59			(\$657.71)	1,240.83
Sep 2019	413.59			(\$244.12)	1,654.42
Oct 2019	413.59			\$169.47	2,068.01
Nov 2019	413.59			\$583.06	2,481.60
Dec 2019	413.59			\$996.65	2,895.19
Jan 2020	413.59			\$1,410.24	3,308.78
Feb 2020	413.59	1,556.57	County Tax	\$267.26	2,165.80
Mar 2020	413.59			\$680.85	2,579.39
Apr 2020	413.59			\$1,094.44	2,992.98
May 2020	413.59	1,850.00	Hazard	(\$341.97)	1,556.57
Jun 2020	413.59			\$71.62	1,970.16
Jul 2020	413.59	1,556.56	County Tax	(\$1,071.35)	827.19
	\$4,963.08	\$4,963.13			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your ending balance from the last month of the account history (escrow balance anticipated) is (\$1,071.30). Your starting balance (escrow balance required) according to this analysis should be \$827.24. This means you have a shortage of \$1,898.54. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to do nothing.

We anticipate the total of your coming year bills to be 4,963.13. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	\$413.59
Surplus Reduction:	\$0.00
Shortage Installment:	\$0.00
Rounding Adjustment Amount:	\$0.00
Escrow Payment:	\$413.59

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED, DISMISSED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATION PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR ANY ATTEMPT TO COLLECT ANY SUCH OBLIGATION.